

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA

UNSTARRED QUESTION NO. 1376

TO BE ANSWERED ON THE 3RD DECEMBER, 2024

AGRICULTURAL HOUSEHOLD'S INCOME AND DEBT

1376. ADV. ADOOR PRAKASH:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि और किसान कल्याण मंत्री be pleased to state:

- (a) the details of the average agricultural household's income from cultivation during the last five years, State-wise;
- (b) the details of the steps that the Government is taking to increase the share of income from cultivation for agricultural households;
- (c) the average debt burden of agricultural households in relation to their monthly gross income during the last five years, State-wise;
- (d) the total amount of institutional credit disbursed to agricultural households during the last five years; and
- (e) the details of the steps being taken to ensure more farmers have access to affordable credit?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि और किसान कल्याण राज्य मंत्री (SHRI BHAGIRATH CHAUDHARY)

(a) to (c): The National Sample Survey Office (NSSO), Ministry of Statistics and Programme Implementation (MoSPI) conducted a Situation Assessment Survey (SAS) of Agricultural Households during NSS 77th round (January, 2019 – December, 2019) with reference to the agricultural year July, 2018- June, 2019 in the rural areas of the country. As per result of SAS, the state-wise average monthly income from different sources per agricultural household during 2018-19 is given at Annexure-I and the state-wise average amount of outstanding loan per agricultural household during the same period is given at Annexure-II.

However, Government has adopted and implemented several policies, reforms, developmental programmes and schemes for achieving higher incomes for the farmers directly or indirectly. The unprecedented enhanced budgetary provisions have been made to facilitate the following efforts of the Government:

1. Income support to farmers through PM KISAN
2. Pradhan Mantri Fasal Bima Yojana (PMFBY)
3. Institutional credit for agriculture sector
4. Fixing of Minimum Support Price (MSP) at one-and-a half times the cost of production
5. Promotion of organic farming in the country
6. Per Drop More Crop
7. Micro Irrigation Fund
8. Promotion of Farmer Producer Organisations (FPOs)
9. National Beekeeping and Honey Mission (NBHM)
10. Agricultural Mechanization
11. Providing Soil Health Cards to farmers
12. Setting up of National Agriculture Market (e-NAM) extension Platform
13. Launch of the National Mission for Edible Oils – Oil Palm
14. Agri Infrastructure Fund (AIF)
15. Improvement in farm produce logistics, Introduction of Kisan Rail
16. Mission for Integrated Development of Horticulture (MIDH) – Cluster Development Programme
17. Creation of a Start-up Eco system in agriculture and allied sector
18. Achievement in Export of Agri and Allied Agri- Commodities
19. Central sector Scheme Nam0 Drone Didi

(d): The government is implementing a 100% centrally funded Central Sector Scheme known as the Modified Interest Subvention Scheme (MISS) across PAN India with aim to provide concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements. The total agriculture credit to farmers during the last five years in rupees lakh crore is given as under:

Financial Year	Crop loan (Rs in lakh crore)	Term Loan (Rs in lakh crore)	Total (Rs in lakh crore)
2019-20	8.25	5.68	13.93
2020-21	8.94	6.82	15.76
2021-22	11.00	7.64	18.64
2022-23	13.19	8.36	21.55
2023-24	15.07	10.40	25.47

Source: NABARD

(e): As per priority Sector Landing (PSL) regulation, Govt. has mandated that banks will provide 18% of their total loans to agriculture and allied sector. Since 2016 a sub limit has been fixed for small and marginal farmers which at present is 10% (i.e. 56% of total agriculture credit must go to small and marginal farmers). Besides, Department of Agriculture & Farmers Welfare with the collaboration with Department of Financial Services, Ministry of Finance and Banks regularly organizes campaigns and camps for promotion and saturation of KCC.

STATEMENT IN REPLY TO PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 1376 ANSWERED ON 03/12/2024 REGARDING AGRICULTURAL HOUSEHOLD'S INCOME AND DEBT.

Sr. No.	State/Group of NE States/Group of UTs	Net receipt from crop production	Total Income *
1.	Andhra Pradesh	2,734	10,480
2.	Arunachal Pradesh	5,818	19,225
3.	Assam	3,262	10,675
4.	Bihar	2,739	7,542
5.	Chhattisgarh	4,336	9,677
6.	Gujarat	4,318	12,631
7.	Haryana	9,092	22,841
8.	Himachal Pradesh	2,552	12,153
9.	Jammu & Kashmir	1,980	18,918
10.	Jharkhand	1,102	4,895
11.	Karnataka	6,835	13,441
12.	Kerala	3,638	17,915
13.	Madhya Pradesh	4,309	8,339
14.	Maharashtra	4,747	11,492
15.	Manipur	3,221	11,227
16.	Meghalaya	21,060	29,348
17.	Mizoram	8,694	17,964
18.	Nagaland	2,010	9,877
19.	Odisha	1,569	5,112
20.	Punjab	12,597	26,701
21.	Rajasthan	3,731	12,520
22.	Sikkim	4,065	12,447
23.	Tamil Nadu	2,641	11,924
24.	Telangana	4,937	9,403
25.	Tripura	2,912	9,918
26.	Uttarakhand	5,277	13,552
27.	Uttar Pradesh	3,290	8,061
28.	West Bengal	1,547	6,762
	Group of NE States	8,328	16,863
	Group of UTs	2,494	18,511
	all India	3,798	10,218

* Total income includes (i) income from wages, (ii) income from leasing out of land, (iii) net receipt from crop production, (iv) net receipt from farming of animals, and (v). net receipt from non-farm business.

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019

STATEMENT IN REPLY TO PART (c) OF LOK SABHA UNSTARRED QUESTION NO. 1376 ANSWERED ON 03/12/2024 REGARDING AGRICULTURAL HOUSEHOLD'S INCOME AND DEBT.

State/UT wise average amount (Rs.) of outstanding loan per agricultural household and percentage of indebted agricultural households			
Sl.No.	State/Group of NE States/ Group of UTs	Average amount (Rs.) of outstanding loan per agricultural household	Percentage of indebted agricultural households
1	Andhra Pradesh	2,45,554	93.2
2	Arunachal Pradesh	3,581	12.5
3	Assam	16,407	31.0
4	Bihar	23,534	39.7
5	Chhattisgarh	21,443	31.2
6	Gujarat	56,568	42.5
7	Haryana	1,82,922	47.5
8	Himachal Pradesh	85,825	29.2
9	Jammu & Kashmir	30,435	31.9
10	Jharkhand	8,415	25.3
11	Karnataka	1,26,240	67.6
12	Kerala	2,42,482	69.9
13	Madhya Pradesh	74,420	48.4
14	Maharashtra	82,085	54.0
15	Manipur	5,551	20.6
16	Meghalaya	2,237	9.1
17	Mizoram	23,485	8.0
18	Nagaland	1,750	6.0
19	Odisha	32,721	61.2
20	Punjab	2,03,249	54.4
21	Rajasthan	1,13,865	60.3
22	Sikkim	32,185	10.6
23	Tamil Nadu	1,06,553	65.1
24	Telangana	1,52,113	91.7
25	Tripura	23,944	47.7
26	Uttarakhand	48,338	46.6
27	Uttar Pradesh	51,107	41.9
28	West Bengal	26,452	50.8
	Group of N E States	10,034	19.2
	Group of UTs	25,629	27.5
	All India	74,121	50.2

Source: NSS Report No. 587: Situation Assessment of Agricultural Households and Land and Livestock Holdings of Households in Rural India, 2019
